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THIRTY-FIFTH ANNUAL REPORT
of the
DEPARTMENT OF INDUSTRIAL ACCIDENTS

The Department of Industrial Accidents presents herewith its thirty-fifth annual report. This report contains the facts and figures, in summarized form, which comprise the Department's experience in the administration of the Workmen's Compensation Law (General Laws, Chapter 152) for the year January 1, 1947 to December 31, 1947.

In the year ending December 31, 1947, the reported injuries totalled 277,331 of which 63,732, or 23.0 per cent, were tabulatable injuries. In 1946, the reported injuries totalled 266,722 of which 64,183 were tabulatable injuries, being 24.1 per cent of the total in that year.

The severity of injuries, as measured by the plan for weighting the time loss due to injuries, shows an increase of 131,857 days as compared with 1946.

A synopsis of the subjects covered in the current report follows:

The Thirty-fifth Year of the Law. This chapter covers in condensed form the number of tabulatable injuries; total reported injuries; aggregate time lost; a condensed statement of combined payments by insurance companies and self-insured employers operating under the Act, and the various governmental units; extent of incapacity in certain cases; and dependency, in brief, in fatal cases.

Summary of Accident Experience. This chapter explains the various tables found in the Appendix, with a brief analysis of each, and should be referred to for an understanding of the tables used.

Maximum Payment Cases. This chapter contains a brief review of the non-fatal cases in which the maximum amount of compensation payable under ss. 34 and 35, or either, has been made, and of those in which permanent total disability compensation is being continued under s.34A.

Dependency in Fatal Cases not Insured under the Act. This chapter deals with particular reference to the condition of dependents in fatal cases where the injured employees were not insured under the provisions of the law. The statements represent an analysis based on Table XII in the Appendix of this report.

Medical Division. This chapter contains a brief summary of the work of this division with some statistical data for the past year.

THE THIRTY-FIFTH YEAR OF THE ACT

There were 277,331 reports of injury filed with the Department of Industrial Accidents for the year January 1, 1947 to December 31, 1947, as compared with 266,722 in 1946. Of these 63,732 (451 less than in 1946) were tabulatable injuries (injuries causing the loss of at least one day or one shift, usually 8 hours), including deaths, permanent total, permanent partial, and temporary total disabilities. Death resulted in 235 of these cases, 32 involved permanent total disability, 1,266 permanent partial disability, and 62,199 temporary total disability.

The reports from insurance companies, self-insured employers, and the various governmental units show that the payments made and to be made on account of injuries occurring in this period total \$19,401,522.27 (\$2,176,622.68 more than in 1946) and are classified as follows: medical, \$6,200,555.54; fatal, \$1,347,473.68; non-fatal compensation (including payments made to dependents in these cases under s. 35A of the Workmen's Compensation Act), \$11,758,292.85; and other statutory payments, \$95,200.00.

The weighted time loss charged to all injuries is 3,992,147 days, distributed as follows: deaths, 35.3 per cent; permanent total disability, 4.8 per cent; permanent partial disability, 11.8 per cent; and temporary total disability, 48.1 per cent.

There were 235 fatal cases, which, for this tabulation, were considered as coming within the meaning of the law. This is an increase of 25 cases as compared with the year 1946. (This increase may be partly accounted for by the fact that there were five accidents in each of which two employees were killed, one in which three were killed, and one in which six were killed.) Total dependency was involved in 198 cases, 416 persons being so dependent; partial dependency was involved in 9 cases, 9 persons being so dependent; and there were no dependents in 28 cases. There were five not-insured fatal cases this year.

SUMMARY OF ACCIDENT EXPERIENCE

TABLE I, TOTAL TABULATABLE INJURIES, BY INDUSTRIES AND
CASES INSURED, SELF-INSURED, AND NOT-INSURED

Total Tabulatable Injuries, by Status of Employer

<u>Status of Employer</u>	<u>Number of Cases</u>	<u>Per Cent of Total</u>
Insured	59,711	93.7
Self-Insured	3,980	6.2
Not-Insured	<u>41</u>	<u>0.1</u>
Totals	63,732	100.0

The 1946 percentages for the above classifications were:
insured cases 92.8 per cent; self-insured, 7.1 per cent; and
not-insured, 0.1 per cent.

TABLE II, INSURANCE TRANSACTIONS UNDER THE ACT

This table was compiled from figures furnished the Board, upon its request, under section 63 of the Act, by insurance companies and self-insured employers licensed under the Act, and from the boards, commissions and departments of the Commonwealth of Massachusetts, and counties, cities, towns, and districts which have accepted the provisions of the Act.

During the year ending December 31, 1947, a total payment of \$19,401,522.27 was reported, the average cost per case being \$83.73 as compared with \$63.87 in 1946. The governmental units which come under the Act reported a payment of \$507,105.42 to laborers, workmen, and mechanics, and to their dependents, and to the dependents of fatally injured employees, as compared with \$355,116.71 which was reported in 1946; insurers paid \$17,677,739.54 as compared with \$15,718,835.93 paid in 1946; and self-insurers paid \$1,216,677.31 as compared with \$1,150,946.90 in 1946.

It should be noted that a number of political subdivisions insure directly with private carriers in lieu of accepting statutes enabling payment directly by such subdivisions.

Payments Made and Outstanding

<u>Type of Payment</u>	<u>Amount</u>	<u>Per Cent</u>
Medical, for all cases	\$ 6,200,555.54	32.0
Fatal dependency compensation	1,347,473.88	6.9
Non-fatal disability compensation (including s.35A payments)	11,758,292.85	60.6
Other statutory payments	<u>95,200.00</u>	<u>.5</u>
Totals	\$ 19,401,522.27	100.0

Based on the payments made and estimated outstanding and the cases to which they apply, the average cost per case for the several groups is as follows:

Average Cost Per Specified Case

<u>Type of Payment</u>	<u>No. of Cases</u>	<u>Average Cost</u>
Medical, for all cases	230,366	\$ 26.91
Fatal dependency compensation	179	7527.78
Non-fatal disability compensation (including s.35A payments)	41,418	283.89
Other statutory payments	195	488.20

TABLE III, FREQUENCY OF INJURIES, BY INDUSTRIES AND EXTENT OF DISABILITY

This table indicates the number of deaths, permanent total disabilities, permanent partial disabilities, and temporary total disabilities.

In permanent total disabilities, the element of judgment based on experience must enter into classifying a part of the data. In rating injuries of this nature, the general principle by which severity is to be measured is based on economic loss to the community and on the loss of wages to the employee. Permanent total disability applies to every injury which permanently incapacitates the workman from performing any work continuously in a gainful occupation. The element of judgment must enter into the classification of the data because the statistics must be compiled before we can determine definitely whether an injured employee is ever going to be able to perform work again.

Permanent partial disabilities are all injuries less than permanent total which result in the loss of any member of the body or part thereof, or in the permanent impairment of any function, as included in the specific injury table.

Temporary total disabilities are those in which no permanent partial disability is involved.

Extent of Total Tabulatable Injuries

<u>Extent of Disability</u>	<u>Number of Cases</u>	<u>Per Cent</u>
Deaths	235	0.3
Permanent total disabilities	32	0.1
Permanent partial disabilities	1,266	2.0
Temporary total disabilities	<u>62,199</u>	<u>97.6</u>
Totals	63,732	100.0

-1 Less than one-tenth of one per cent

The following table is a summary of the duration of disability in all cases in this classification:

Duration of Temporary Total Disabilities

<u>Disability Period</u>	<u>Number of Cases</u>	<u>Per Cent</u>
1 to 3 days	13,063	21.0
4 to 7 days	11,952	19.2
1 to 2 weeks	9,955	16.0
2 to 3 weeks	7,110	11.4
3 to 4 weeks	4,142	6.7
4 to 8 weeks	8,413	13.5
8 to 13 weeks	3,903	6.3
13 to 26 weeks	2,122	3.4
26 to 52 weeks	989	1.6
Over 1 year	550	0.9
Totals	62,199	100.0

It should be noted that in 25,015 or 40.2 per cent of the temporary total disability cases, the employee was not incapacitated for a period of more than seven days. However, compensation has been paid on cases with 7 days of disability where disability began after the date of injury with days of disability falling on the eighth day after the injury and beyond.

An analysis of the above table shows that:

Deaths: "Trade" had the highest number of deaths, 33, or 14.0 per cent; followed in order by "Building trades" with 30 or 12.8 per cent; "Miscellaneous" with 28 or 11.9 per cent; "Iron and Steel" with 27 or 11.5 per cent; and the rest as shown. Last year, "Trade" also had the highest with 30, or 14.3 per cent.

Permanent Total Disabilities: There were 32 permanent total disability injuries, classified as follows: "Miscellaneous" had 8, "Transportation" had 4, "Building trades", "Domestic and personal service", and "Textiles" each had 3, "Trade", "Iron and steel", "Professional service", "Agriculture" each had 2, and "Paper", "Printing and bookbinding", and "Clothing" each had 1.

Permanent Partial Disabilities: "Iron and steel" had the highest frequency with 341 cases, or 26.9 per cent, followed by "Miscellaneous" with 159 cases, or 12.6 per cent, "Textiles" with 119, or 9.4 per cent, and "Lumber" with 103 cases, or 8.1 per cent.

Temporary Total Disabilities: The frequency order of this group occurred as printed.

Total Tabulatable Injuries, by Industries and Extent of Disability,
Including Percentage Distribution

Industry	<u>Totals</u>		<u>Deaths</u>		<u>Permanent Total</u>		<u>Permanent Partial</u>		<u>Temporary Total</u>	
	<u>Num- ber</u>	<u>Per Cent</u>	<u>Num- ber</u>	<u>Per Cent</u>	<u>Num- ber</u>	<u>Per Cent</u>	<u>Num- ber</u>	<u>Per Cent</u>	<u>Num- ber</u>	<u>Per Cent</u>
Trade	10,006	15.7	33	14.0	2	6.2+	80	6.3	9,891	15.9
Iron and steel	8,971	14.1	27	11.5	2	6.2+	341	26.9	8,601	13.8
Building trades	5,992	9.4	30	12.8	3	9.4	91	7.2	5,868	9.4
Miscellaneous	5,294	8.3	28	11.9	8	25.0	159	12.6	5,099	8.2
Textiles	4,963	7.8	15	6.4	3	9.4	119	9.4	4,826	7.8
Domestic	4,568	7.2	12	5.1	3	9.4	56	4.4	4,497	7.2
Transportation, road, etc.	3,515	5.5	19	8.1	4	12.5	43	3.5	3,449	5.6
Leather	3,027	4.7	4	1.7	-	-	57	4.5	2,966	4.8
Food	2,913	4.6	7	3.0	-	-	44	3.5	2,862	4.6
Paper	2,323	3.6	7	3.0	1	3.1	42	3.3	2,273	3.7
Express, trucking	2,223	3.5	8	3.4	-	-	15	1.2	2,200	3.5
Lumber	1,993	3.1	1	0.4	-	-	103	8.1	1,889	3.0
Professional service	1,883	3.0	10	4.3	2	6.2+	14	1.1	1,857	3.0
Agriculture	960	1.5	4	1.7	2	6.2+	10	0.8	944	1.5
Metals	926	1.4	2	0.8	-	-	28	2.2	896	1.5
Printing and bookbinding	876	1.4	1	0.4	1	3.1	23	1.8	851	1.2
Clothing	876	1.4	5	2.1	1	3.1	6	0.5	864	1.4
Chemicals	745	1.2	3	1.3	-	-	11	0.9	731	1.2
Licquors	582	0.9	2	0.8	-	-	4	0.3	576	0.9
Clay, glass, stone	484	0.8	4	1.7	-	-	14	1.1	466	0.8
Others in transportation	260	0.4	2	0.8	-	-	2	0.1	256	0.4
Water transportation	129	0.2	2	0.8	-	-	2	0.1	125	0.2
Air transportation	120	0.2	7	3.0	-	-	1	0.1	112	0.2
Minerals	70	0.1	2	0.8	-	-	-	-	68	0.1
Telephone, telegraph	32	-	-	-	-	-	1	0.1	32	0.1
Totals	63,732	100.0	235	100.0	32	100.0	1,266	100.0	62,199	100.0

TABLE IV, SEVERITY OF INJURIES, BY INDUSTRIES AND EXTENT OF DISABILITY

This table aims to give a measure of the severity of injuries according to the actual and weighted time loss, the unit of time loss being the unit least given to fluctuating.

The weighting of the temporary total disabilities and permanent partial disabilities is most easily determined by using as the basis of measurement the actual number of days lost as a result of injuries. Previous to July 1, 1937, the permanent partial disabilities were weighted by using for each case an aliquot part of six thousand days proportionate to the degree of disability resulting from the particular bodily impairment.

Under the plan for weighting the other types of injuries, the following principles were used:

For each death and permanent total disability, a weight of six thousand days was employed as representing the average working life expectancy. This was determined by the accident experience of several states and some practical modifications based on committee judgment.

Severity of Total Tabulatable Injuries, by Industries
and Extent of Disability

<u>Industries</u>	<u>Totals</u>	<u>Deaths</u>	<u>Disabilities</u>		
			<u>Per- manent Total</u>	<u>Per- manent Partial</u>	<u>Tem- porary Total</u>
Trade	526,794	198,000	12,000	34,874	281,920
Iron and steel	508,754	162,000	12,000	90,426	244,328
Building trades	476,681	180,000	18,000	58,754	210,927
Miscellaneous	407,864	168,000	48,000	32,090	159,774
Textiles	332,922	90,000	18,000	51,605	173,317
Domestic	298,050	72,000	18,000	51,602	156,448
Transportation, road, etc.	268,182	114,000	24,000	33,734	96,448
Professional	150,834	60,000	12,000	13,097	65,737
Food	134,422	42,000	-	10,491	81,931
Leather	129,946	24,000	-	12,062	93,884
Express	124,591	48,000	-	7,145	60,446
Paper	118,750	42,000	6,000	11,640	59,110
Lumber	80,912	6,000	-	22,093	52,819
Agriculture	67,881	24,000	12,000	3,837	28,044
Clothing	63,987	30,000	6,000	3,103	24,834
Air Transportation	47,203	42,000	-	3,000	2,293
Chemicals	42,542	18,000	-	5,705	15,837
Printing	41,806	6,000	6,000	7,405	22,401
Metals	32,857	12,000	-	6,644	21,213
Clay, glass, stone	38,281	24,000	-	1,939	12,342
Others in transportation	27,923	12,000	-	6,000	9,923
Liquors	27,377	12,000	-	230	15,147
Water transportation	19,252	12,000	-	3,006	4,246
Minerals	15,957	12,000	-	-	3,957
Telephone, telegraph	1,289	-	-	-	1,289
Totals	3,992,147	1,410,000	192,000	470,482	1,919,665

The following table indicates that under the weighted system used, deaths cover 35.3 per cent of the total time loss, although only 235 out of a total of 63,732 cases were fatal.

Distributed Severity of Injuries

<u>Extent of Disability</u>	<u>Days Lost</u>	<u>Per Cent</u>
Deaths	1,410,000	35.3
Permanent total disabilities	192,000	4.8
Permanent partial disabilities	470,482	11.8
Temporary total disabilities	1,919,665	48.1
Totals	3,992,147	100.0

The following table shows the percentage distribution of days and the average days lost per case, by industries:

Percentage Distribution of Lost Days and Average Days per Case,
by Industries

<u>Industries</u>	<u>Per Cent of Total</u>	<u>Average Days Per Case</u>
Trade	13.2	53
Iron and steel	12.7	57
Building trades	11.9	80
Miscellaneous	10.2	77
Textiles	8.3	67
Domestic service	7.5	65
Transportation	6.7	76
Professional service	3.8	80
Food	3.4	46
Leather	3.3	43
Express	3.1	56
Paper	3.0	51
Lumber	2.0	41
Agriculture	1.7	71
Clothing	1.6	73
Air transportation	1.2	394
Chemicals	1.1	57
Printing	1.0	48
Metals	1.0	43
Clay, glass, stone	0.9	79
Others in transportation	0.7	107
Liquors	0.7	47
Water transportation	0.5	149
Minerals	0.4	228
Telephone, telegraph	0.1	39
Total	100.0	63

-1 Less than one-tenth of one per cent

A study of the above table indicates that the industry "air transportation" contained the injuries which were of the most severe character, the average days lost per case being 304. Last year, the average days lost for this industry was 28. The increase this year is due, in part, to the fact that there were 7 fatal cases with a weighted time loss of 6,000 days each, or 42,000, out of a total of 120 cases for this industry. Last year, this industry had no fatal cases.

The average days lost per case, for all industries combined, was 63 days.

TABLE V, SEX AND AGE OF INJURED IN TOTAL TABULATABLE INJURIES

Sex of Injured. The following table indicates that from a total of 63,732 cases, 54,236, or 85.1 per cent, occurred among males and 9,496, or 14.9 per cent, occurred among females.

Extent of Disability, by Sex

<u>Extent of Disability</u>	<u>Males</u>		<u>Females</u>	
	<u>Number of Cases</u>	<u>Per Cent</u>	<u>Number of Cases</u>	<u>Per Cent</u>
Deaths	223	0.4	12	0.1
Permanent total disabilities	25	0.1	7	0.1
Permanent partial disabilities	1,137	2.1	129	1.4
Temporary total disabilities	<u>52,851</u>	<u>97.4</u>	<u>9,348</u>	<u>98.4</u>
Totals	54,236	100.0	9,496	100.0

-1 Less than one-tenth of one per cent

An analysis of the above table shows that males sustained 94.9 per cent of the fatal injuries, and that 0.4 per cent of the total injuries to them were fatal. The fatal injuries to women were 0.1 per cent of the total sustained by them.

There were seven permanent total disability injury cases to women this year as compared to four last year.

Age. The age experience for all years is considered by compressing the number by year intervals into groups sufficient for general explanation.

Distribution of Total Tabulatable Injuries, by Age Periods

<u>Age Periods (Years)</u>	<u>Number of Cases</u>	<u>Per Cent</u>
14 and under	68	0.1
15	168	0.3
16	781	1.2
17	1081	1.7
18	1210	1.9
19	1113	1.7
20 to 24, inclusive	8264	13.0
25 to 29, "	8276	13.0
30 to 34, "	7332	11.5
35 to 39, "	7440	11.7
40 to 44, "	6108	9.6
45 to 49, "	5699	8.9
50 to 54, "	5681	8.9
55 to 59, "	4581	7.2
60 to 64, "	3357	5.3
65 and over	<u>2573</u>	<u>4.0</u>
Totals	63,732	100.0

No comment on the above table seems necessary except to state that the ages from 14 to 20 are given for the benefit of those interested in minors.

TABLE VI. TOTAL TABULATABLE INJURIES, BY INDUSTRIES AND WAGE GROUPS

No attempt is made in the following table to give the distribution by industries as Table VI in the Appendix contains this information.

Distribution of Tabulatable Injuries, by Wage Groups

<u>Wage Groups</u>	<u>Number of Cases</u>	<u>Per Cent of Total</u>	<u>Cumulative Per Cent</u>
Under \$10.00	237	0.4	0.4
\$10.00 to \$10.99	90	0.2	0.6
\$11.00 to \$11.99	83	0.1	0.7
\$12.00 to \$12.99	121	0.2	0.9
\$13.00 to \$13.99	113	0.2	1.1
\$14.00 to \$14.99	98	0.2	1.3
\$15.00 to \$15.99	221	0.4	1.7
\$16.00 to \$16.99	142	0.2	1.9
\$17.00 to \$17.99	138	0.2	2.1
\$18.00 to \$18.99	263	0.4	2.5
\$19.00 to \$19.99	216	0.3	2.8
\$20.00 to \$20.99	462	0.7	3.5
\$21.00 to \$21.99	321	0.5	4.0
\$22.00 to \$22.99	519	0.8	4.8
\$23.00 to \$23.99	428	0.7	5.5
\$24.00 to \$24.99	840	1.3	6.8
\$25.00 to \$25.99	1,032	1.6	8.4
\$26.00 to \$26.99	905	1.4	9.8
\$27.00 to \$27.99	786	1.2	11.0
\$28.00 to \$28.99	1,089	1.7	12.7
\$29.00 to \$29.99	764	1.2	13.9
\$30.00 to \$30.99	2,007	3.2	17.1
\$31.00 to \$31.99	950	1.5	18.6
\$32.00 to \$32.99	1,278	2.0	20.6
\$33.00 to \$33.99	1,227	1.9	22.5
\$34.00 to \$34.99	1,271	2.0	24.5
\$35.00 and over	<u>48,131</u>	<u>75.5</u>	<u>100.0</u>
Totals	63,732	100.0	

The group "\$35.00 and over" increased 6.9 per cent over 1946. The groups from "Under \$10.00" to \$15.99 were again the same this year as last year.

The following table, in class intervals of \$5.00, is given for the purpose of breaking down the group "\$35.00 and over."

Distribution of Tabulatable Injuries, by Wage Groups

<u>Wage Groups</u>	<u>Number of Cases</u>	<u>Per Cent of Total</u>	<u>Cumulative Per Cent</u>
Under \$10.00	237	0.4	0.4
\$10.00 to \$14.99	505	0.8	1.2
\$15.00 to \$19.99	980	1.5	2.7
\$20.00 to \$24.99	2,570	4.0	6.7
\$25.00 to \$29.99	4,576	7.2	13.9
\$30.00 to \$34.99	6,733	10.6	24.5
\$35.00 to \$39.99	8,876	13.9	38.4
\$40.00 to \$44.99	9,878	15.5	53.9
\$45.00 to \$49.99	8,034	12.6	66.5
\$50.00 to \$54.99	6,927	10.9	77.4
\$55.00 to \$59.99	4,570	7.2	84.6
\$60.00 to \$64.99	3,389	5.3	89.9
\$65.00 to \$69.99	2,106	3.3	93.2
\$70.00 to \$74.99	1,408	2.2	95.4
\$75.00 to \$79.99	1,141	1.8	97.2
\$80.00 to \$84.99	673	1.1	98.3
\$85.00 to \$89.99	346	0.5	98.8
\$90.00 to \$94.99	246	0.4	99.2
\$95.00 and over	537	0.8	100.0
Totals	63,732	100.0	

The maximum weekly compensation rate of \$25.00 would be payable on wages of \$37.50 a week and over.

Distribution of Tabulatable Injuries under Certain
Compensation Rates, by Wages

<u>Wage Groups</u>	<u>Number of Cases</u>	<u>Per Cent of Total</u>	<u>Compensation Rate</u>
10.00 to 17.99	1,243	2.0	Equal to wages
18.00 to 27.00	4,995	7.8	\$18.00
27.01 to 37.49	14,074	22.1	\$18.01 to 24.99
37.50 and over	<u>43,420</u>	<u>68.1</u>	\$25.00
Totals	63,732	100.0	

TABLE VII, LOCATION OF INJURY, BY NATURE OF INJURY

The following table shows the distribution of injuries by location of injury:

Distribution of Tabulatable Injuries, by Location of Injury

<u>Location of Injury</u>	<u>Number of Cases</u>	<u>Per Cent</u>
Upper extremities	23,780	37.3
Lower extremities	16,261	25.5
Trunk	16,098	25.3
Head	4,186	6.6
Face and neck	1,867	2.9
Body	1,540	2.4
Total	63,732	100.0

It will be observed that out of a total of 63,732 injuries, 23,780, or 37.3 per cent, affected the upper extremities.

From the medical aspect in particular, and for information in general, the following table, which shows the number of tabulatable injuries by location and nature of injury, will prove of interest.

Distribution of Tabulatable Injuries,
by Location and Nature of Injury

<u>Nature of Injury</u>	<u>Head</u>	<u>Face and Neck</u>	<u>Trunk</u>	<u>Upper Extrem- ities</u>	<u>Lower Extrem- ities</u>	<u>Body</u>	<u>Total</u>
Sprains and strains	7	134	12,512	2,939	3,866	61	19,519
Cuts, punctures, lacerations	1,035	561	90	9,741	2,202	15	13,644
Bruises, contusions, abrasions	679	281	1,710	3,623	5,326	237	11,856
Fractures	89	87	802	2,292	2,814	7	6,091
All other	1,645	160	804	1,505	1,255	576	5,945
Burns and scalds	332	407	96	1,251	607	87	2,780
Occupational diseases	63	237	18	1,186	84	523	2,111
Amputations	76	-	-	1,070	54	-	1,200
Dislocations	-	-	66	173	53	-	292
Concussions	260	-	-	-	-	-	260
Shocks (electrical)	-	-	-	-	-	34	34
Totals	4,186	1,867	16,098	23,780	16,261	1,540	63,732

TABLE VIII, LOCATION, BY NATURE OF INJURY AND EXTENT OF DISABILITY

This table shows the tabulatable injuries by nature of injury and duration of disability, including the percentage distribution. The location of injury is not given in this analysis.

Total Tabulatable Injuries, by Nature of Injury and Extent of Disability, Including Percentage Distribution

<u>Nature of Injury</u>	<u>Totals</u>	<u>Per Cent</u>	<u>Deaths</u>	<u>Permanent Total Disabilities</u>	<u>Permanent Partial Disabilities</u>	<u>Temporary Total Disabilities</u>
Sprains and strains	19,519	30.6	20	2	29	10,468
Cuts, punctures, lacerations	13,644	21.4	14	-	2	13,628
Bruises, contusions, abrasions	11,856	18.6	4	-	-	11,852
Fractures	6,091	9.5	77	7	21	5,986
All other	5,945	9.3	64	-	10	5,871
Burns and scalds	2,750	4.4	22	-	3	2,755
Occupational diseases	2,111	3.3	12	11	6	2,082
Amputations	1,200	1.9	2	10	1,188	-
Dislocations	292	0.5	-	-	2	290
Concussions	260	0.4	7	1	5	247
Shocks (electrical)	34	0.- ¹	13	1	-	20
Totals	63,732	100.0	235	32	1,266	62,199

-¹ Less than one-tenth of one per cent

TABLE IX, INFECTION, BY NATURE OF INJURY AND EXTENT OF DISABILITY

A comparison of the statistics of infections shows that there were 83 cases more than in 1946. Experience of the Board shows that again this year one out of every 15 cases resulted in an infection.

Infection, by Nature of Injury and Extent of Disability

<u>Nature of Injury</u>	<u>Totals</u>	<u>Deaths</u>	<u>Permanent Total Disabili- ties</u>	<u>Permanent Partial Disabili- ties</u>	<u>Temporary Total Disabili- ties</u>
Cuts, punctures, lacerations	2,673	2	-	-	2,672
Abrasions, contusions, bruises	944	-	-	-	942
All other	468	1	-	-	467
Burns and scalds	149	1	-	-	149
Sprains and strains	47	-	-	4	43
Fractures	17	1	-	-	16
Amputations or loss of use	14	-	-	14	-
Totals	4,312	5	-	18	4,289

According to the above table, 4,312 cases of infection ensued from injuries. This is 6.8 per cent of the total tabulatable injuries.

THE FOLLOWING TABLE SHOWS THE DISTRIBUTION OF TOTAL TABULATABLE OCCUPATIONAL DISEASE CASES BY INDUSTRY AND EXTENT OF DISABILITY.

OCCUPATIONAL DISEASES, BY INDUSTRY AND EXTENT OF DISABILITY, JANUARY 1, 1947 TO DECEMBER 31, 1947.

(F STANDS FOR FATAL; PT STANDS FOR PERMANENT TOTAL DISABILITY; PP FOR PERMANENT PARTIAL DISABILITY; AND TT FOR TEMPORARY TOTAL DISABILITY.)

INDUSTRY	TOTALS				ALL OTHER		ANTHRAX		DERMATITIS		ECZEMA		LEAD POISON		POISON IVV		TUBERCULOSIS				GAS		BENZOL POISON		CARBON MONOXIDE		TOTAL CASES
	F	PT	PP	TT	PP	TT	F	TT	F	TT	F	TT	F	TT	F	TT	F	PT	PP	TT	F	TT	F	TT	F	TT	
LEATHER	-	-	-	277	-	13	-	2	-	246	-	-	-	-	4	-	-	-	-	-	-	9	-	-	-	3	277
MISCELLANEOUS	6	7	-	241	-	11	-	-	-	161	-	-	-	9	-	33	4	7	-	2	1	24	1	-	-	1	254
IRON	1	2	3	232	1	11	-	-	-	180	-	-	-	7	-	7	1	2	2	6	-	21	-	-	-	-	238
TRADE	1	-	-	201	-	14	-	-	1	113	-	-	-	1	-	60	-	-	-	3	-	7	-	-	-	3	202
TEXTILES	-	-	1	197	1	8	-	2	-	146	-	1	-	-	-	6	-	-	-	1	-	34	-	-	-	-	198
DOMESTIC SERVICE	1	-	-	167	-	6	-	-	-	133	-	-	-	1	-	22	-	-	-	-	1	5	-	-	-	-	168
TRANSPORTATION, ROAD	-	-	-	132	-	3	-	-	-	30	-	-	-	-	-	84	-	-	-	-	-	12	-	-	-	3	132
FOOD	1	-	-	131	-	21	-	-	-	106	-	-	-	-	-	-	-	-	-	1	1	3	-	-	-	-	132
BUILDING	-	-	-	111	-	7	-	-	-	27	-	-	-	7	-	62	-	-	-	2	-	6	-	-	-	-	111
AGRICULTURE	-	-	-	72	-	2	-	-	-	20	-	-	-	-	-	48	-	-	-	-	-	2	-	-	-	-	72
CHEMICALS	-	-	-	61	-	3	-	-	-	51	-	-	-	1	-	-	-	-	-	-	-	6	-	-	-	-	61
PROFESSIONAL SERVICE	-	2	2	56	-	5	-	-	-	34	-	-	-	-	8	-	2	2	7	-	2	-	-	-	-	-	60
PAPER	-	-	-	50	-	-	-	-	-	31	-	-	-	-	3	-	-	-	-	-	13	-	-	-	1	-	50
METALS	-	-	-	41	-	3	-	-	-	31	-	-	-	2	-	-	1	-	-	-	5	-	-	-	-	-	41
LUMBER	-	-	-	34	-	2	-	-	-	30	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	34
CLOTHING	-	-	-	21	-	3	-	-	-	17	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	21
PRINTING	-	-	-	19	-	1	-	-	-	18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19
EXPRESS COMPANIES	-	-	-	15	-	2	-	1	-	8	-	-	-	-	2	-	-	-	-	-	-	-	-	-	2	-	15
CLAY, GLASS, STONE	1	-	-	11	-	2	-	-	-	9	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	12
LIQUORS	-	-	-	5	-	-	-	-	-	4	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	5
OTHER PERSONS IN TRANSPORTATION	-	-	-	4	-	1	-	-	-	1	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	4
AIR TRANSPORTATION	-	-	-	3	-	-	-	-	-	2	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	3
MINERALS	1	-	-	1	-	-	-	-	-	-	-	-	-	-	1	-	1	-	-	-	-	-	-	-	-	-	2
TOTALS	12	11	6	2082	2	118	-	5	1	1398	-	1	-	28	-	341	7	11	4	21	3	154	1	-	-	13	2111

THIS YEAR THE INDUSTRY "LEATHER" CONTAINED THE GREATEST NUMBER OF INJURIES, 277 OR 13.1 PER CENT OF THE TOTAL OCCUPATIONAL DISEASE CASES, AND "DERMATITIS" WAS THE CAUSE OF INJURY IN 246 OF THESE CASES.

THE OCCUPATIONAL DISEASE HAVING THE GREATEST NUMBER OF INJURIES WAS "DERMATITIS" WITH 1,399 OR 66.3 PER CENT OF THE TOTAL OCCUPATIONAL DISEASE CASES.

THE FOLLOWING TABLE SHOWS THE DISTRIBUTION OF OCCUPATIONAL DISEASE CASES INVOLVING TEMPORARY TOTAL DISABILITY, BY INDUSTRY AND EXTENT OF DISABILITY, AND INDICATES THAT "DERMATITIS" CONTAINED THE GREATEST NUMBER OF CASES.

OCCUPATIONAL DISEASES, INVOLVING TEMPORARY TOTAL DISABILITY, BY INDUSTRY AND EXTENT OF DISABILITY,
JANUARY 1, 1947 TO DECEMBER 31, 1947

INDUSTRY	TOTALS			ALL OTHER			ANTHRAX	DERMATITIS			ECZEMA	LEAD POISON			POISON IVY			TUBERCU- LOSIS		GAS			CARBON MONOXIDE		TOTAL CASES		
BY DAYS	1 TO 7	8 TO 182	183 AND OVER	1 TO 7	8 TO 182	183 AND OVER	1 TO 7	8 TO 182	183 AND OVER	1 TO 7	8 TO 182	1 TO 7	8 TO 182	183 AND OVER	1 TO 7	8 TO 182	183 AND OVER	8 TO 182	AND OVER	1 TO 7	8 TO 182	183 AND OVER	1 TO 7	8 TO 182			
LEATHER.....	68	196	13	7	5	1	-	2	54	181	11	-	-	-	1	3	-	-	-	3	5	1	3	-		277	
MISCELLANEOUS.....	74	152	15	5	5	1	-	-	34	116	11	-	-	-	19	14	-	1	1	14	10	-	1	-		241	
IRON.....	61	155	16	6	4	1	-	-	38	134	8	-	-	-	-	7	-	2	4	15	6	-	-	-		232	
TRADE.....	54	139	8	2	11	1	-	-	20	88	5	-	-	-	27	33	-	1	2	4	3	-	-	-		201	
TEXTILES.....	67	121	9	4	4	-	1	1	38	99	9	-	-	-	2	4	-	-	-	22	12	-	-	-		197	
DOMESTIC SERVICE.....	39	123	5	-	6	-	-	-	22	106	5	-	-	-	12	10	-	-	-	5	-	-	-	-		167	
TRANSPORTATION, ROAD	65	65	2	3	-	-	-	-	9	20	4	-	-	-	42	41	1	-	-	8	4	-	-	-		132	
FOOD.....	41	87	3	8	13	-	-	-	31	73	2	-	-	-	-	-	-	-	1	2	1	-	-	-		131	
BUILDING.....	46	61	4	4	3	-	-	-	9	18	-	-	-	-	4	3	-	1	1	2	4	-	-	-		111	
AGRICULTURE.....	33	39	-	1	1	-	-	-	7	13	-	-	-	-	-	-	-	-	-	2	-	-	-	-		72	
CHEMICALS.....	19	41	1	2	1	-	-	-	15	35	1	-	-	-	-	-	-	-	-	2	4	-	-	-		61	
PROFESSIONAL SERVICE	13	38	5	1	4	-	-	-	7	27	-	-	-	-	4	4	-	2	5	1	1	-	-	-		56	
PAPER.....	19	29	2	-	-	-	-	-	11	18	2	-	-	-	1	2	-	-	-	7	8	-	-	-		50	
METALS.....	4	36	1	1	2	-	-	-	2	28	1	-	-	-	-	-	-	-	-	1	4	-	-	-		41	
LUMBER.....	10	22	2	2	-	-	-	-	8	20	2	-	-	-	-	1	-	-	-	-	-	-	-	-		34	
CLOTHING.....	8	11	2	1	2	-	-	-	6	9	2	-	-	-	1	-	-	-	-	-	-	-	-	-		21	
PRINTING.....	5	13	1	1	-	-	-	-	4	13	1	-	-	-	-	-	-	-	-	-	-	-	-	-		19	
EXPRESS COMPANIES.....	3	12	-	2	-	-	-	-	-	8	-	-	-	-	1	1	-	-	-	-	-	-	-	-		15	
CLAY, GLASS, STONE	1	10	-	1	1	-	-	-	-	9	-	-	-	-	-	-	-	-	-	-	-	-	2	-		11	
LIQUORS.....	1	3	1	-	-	-	-	-	1	2	1	-	-	-	-	1	-	-	-	-	-	-	-	-		5	
OTHER PERSONS IN TRANSPORTATION.....	4	-	-	1	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	1	-	-	-	-		4	
AIR TRANSPORTATION	2	1	-	-	-	-	-	-	1	1	-	-	-	-	-	-	-	-	-	1	-	-	-	-		3	
MINERALS.....	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-		1	
TOTALS	638	1354	90	52	62	4	1	4	318	1018	62	-	1	3	17	8	166	177	1	7	14	90	63	1	8	5	2082

TABLE X, CAUSES OF INJURIES, BY EXTENT OF DISABILITY

This table presents the accident experience with such detail as resources permit, showing by detailed causes the relative extent of different types of injuries due to assigned causes. The table also shows the weighted severity of injuries, based on time loss.

For each cause enumerated, the following information is given:

Number of tabulatable injuries:	Days lost due to:
Total cases	Total cases
Deaths	Deaths
Permanent total disabilities	Permanent total disabilities
Permanent partial disabilities	Permanent partial disabilities
Temporary total disabilities	Temporary total disabilities
7 days and under	7 days and under
1 to 2 weeks	1 to 2 weeks
2 to 3 weeks	2 to 3 weeks
Over 3 weeks	Over 3 weeks

Condensed information of the detailed table follows:

Total Tabulatable Injuries, by Cause of Injury and Extent of Disability

<u>Cause of Injury</u>	<u>Totals</u>	<u>Deaths</u>	<u>Permanent Total Disabili- ties</u>	<u>Permanent Partial Disabili- ties</u>	<u>Temporary Total Disabili- ties</u>
Handling of objects	22,465	26	3	155	22,281
Falls of persons	10,928	55	6	40	10,827
Machinery	8,326	31	3	868	7,424
Stepping on or striking against objects	4,188	3	1	13	4,171
Hand tools	3,600	2	1	68	3,529
Vehicles	3,072	41	3	43	2,985
Explosions	3,040	37	3	16	2,984
Falling objects, not being handled by employee	2,904	10	1	31	2,952
Miscellaneous	2,789	18	-	26	2,745
Occupational diseases	2,111	12	11	6	2,082
Animals	219	-	-	-	219
Totals	63,732	235	32	1,266	62,199

The above table, in condensed form, shows for each printed cause group the total number of injuries and the distribution by extent of the resulting disability.

Distribution of Causes, by Per Cent

<u>Cause of Injury</u>	<u>Totals</u>	<u>Deaths</u>	<u>Permanent Total Disabili- ties</u>	<u>Permanent Partial Disabili- ties</u>	<u>Temporary Total Disabili- ties</u>
Handling of objects	35.2	11.1	9.4	12.2	35.8
Falls of persons	17.1	23.4	18.7	3.2	17.4
Machinery	13.1	13.2	9.4	68.5	11.9
Stepping on or striking against objects	6.6	1.3	3.1	1.0	6.7
Hand tools	5.7	0.8	3.1	5.4	5.7
Vehicles	4.8	17.4	9.4	3.4	4.8
Explosions	4.8	15.7	9.4	1.3	4.8
Falling objects not handled by employee	4.7	4.3	3.1	2.4	4.7
Miscellaneous	4.4	7.7	-	2.1	4.4
Occupational diseases	3.3	5.1	34.4	0.5	3.4
Animals	0.3	-	-	-	0.4
Totals	100.0	100.0	100.0	100.0	100.0

The causes which continue to have the highest number of accidents are "Handling of objects", with 35.2 per cent, and "Falls of persons", with 17.1 per cent.

Distribution of Causes, by Resultant Days Lost

<u>Cause of Injury</u>	<u>Totals</u>	<u>Deaths</u>	<u>Permanent Total Disabili- ties</u>	<u>Permanent Partial Disabili- ties</u>	<u>Temporary Total Disabili- ties</u>
Handling of objects	919,387	156,000	18,000	80,438	664,949
Falls of persons	905,105	330,000	36,000	71,604	467,501
Machinery	615,721	186,000	18,000	192,289	219,432
Vehicles	386,720	246,000	18,000	18,888	103,832
Explosions	324,030	222,000	18,000	17,702	66,328
Occupational diseases	244,593	72,000	66,000	18,000	80,593
Falling objects not handled by employee	193,994	60,000	6,000	33,627	94,367
Miscellaneous	179,342	108,000	-	11,739	50,603
Stepping on or striking against objects	123,012	18,000	6,000	11,023	87,989
Hand tools	95,707	12,000	6,000	15,172	62,535
Animals	4,536	-	-	-	4,536
Totals	3,992,147	1,410,000	192,000	470,482	1,919,665

As indicated above, the most serious cause of injury, as measured in terms of time loss, is "Handling of objects" with 23.0 per cent of the total. The estimated time loss on this account, as shown by the above table, is 919,387 days, or 42,643 days more than last year.

Average Time Loss per Case, by Principal Causes

<u>Cause of Injury</u>	<u>Per Cent of Total</u>	<u>Average Days per Case</u>
Handling of objects	23.0	41
Falls of persons	22.7	83
Machinery	15.4	74
Vehicles	9.7	126
Explosions	8.1	107
Occupational diseases	6.1	116
Falling objects not handled by employee	4.9	65
Miscellaneous	4.5	64
Stepping on or striking against objects	3.1	29
Hand tools	2.4	27
Animals	0.1	21
Totals	100.0	63

In considering these figures, the fact should be remembered that the units cover all cases, including deaths, permanent total, permanent partial, and temporary total disabilities. If more detailed analysis is desired to meet particular questions, reference should be made to the appendix under this table heading.

TABLE XI, MACHINERY. FREQUENCY OF INJURIES, BY MANNER OF OCCURRENCE AND BY PART OF MACHINE

The number of machine accidents, according to the cause and the percentage of the total, is given in the following table:

Machine Accidents, by Manner of Occurrence

<u>Manner of Occurrence</u>	<u>Number of Cases</u>	<u>Per Cent of Total</u>
Starting, stopping or operating machine	4,069	48.9
All other	1,545	18.5
Flying objects	991	11.9
Adjusting machine, tool or work	890	10.7
Cleaning or oiling machine	461	5.5
Breaking of machine, tool or work	262	3.2
Repairing machine	108	1.3
Totals	8,326	100.0

Of the 8,326 accidents, 4,069 or 48.9 per cent, occurred while "Starting, stopping or operating machine", 3,378 occurring at the "Point of operation."

Further analysis of the table is given in the following summary which shows the part of the machine on which the injury occurred.

Machine Accidents, by Part of Machine

<u>Part of Machine</u>	<u>Number of Cases</u>	<u>Per Cent of Total</u>
Point of operation	5,093	61.2
All other	2,660	31.9
Belts	256	3.1
Gears	145	1.7
Cranks or eccentrics	109	1.3
Flywheels	41	0.5
Set screws, keys and bolts	15	0.2
Counterweights	7	0.1
Totals	8,326	100.0

TABLE XII, CONDITION OF DEPENDENTS IN UNINJURED FATAL CASES

This table shows in detail, when the information was obtainable, the industry, occupation, age, wage, amount payable under the Act in analogous cases, dependents, settlement, and financial condition of the family. Analysis of the facts in the table is not made here, but will be found in a separate chapter devoted to the subject under this heading.

TABLE XIII, CONJUGAL CONDITION AND DEPENDENCY IN CASES OF FATAL INJURIES

The conjugal condition of the employees fatally injured and the extent of dependency according to the number of persons dependent are considered in the following analysis:

Conjugal Condition in Fatal Cases

<u>Condition</u>	<u>Number of Cases</u>	<u>Per Cent of Total</u>
Single	36	15.3
Married	180	76.6
Widowed	15	6.4
Divorced	4	1.7
Totals	235	100.0

Of the 36 cases in which the employee was single, 11 had total dependents, 9 had partial dependents, and 16 had no dependents.

Total dependency was involved in all cases where the employee was married.

Of the widowed employees, 5 left total dependents and 10 left no dependents.

Two of the divorced employees left total dependents and two left no dependents.

There were a total of 425 persons left dependent in the 235 fatal cases.

TABLE XIV, SPECIFIC INJURY CASES, BY AGE OF PERSONS INJURED

This table indicates that there were 1198 cases of specific injuries. In 225 cases, or 18.8 per cent, the employees were more than 55 years of age. There was only one case in which the employee was under 16 years of age. The number of specific injuries to minors decreased from 31 in 1946 to 16 in 1947.

Specific Injuries

<u>Type of Injury</u>	<u>Number of Cases</u>	<u>Per Cent</u>
One or more fingers, one phalange	822	68.6
One eye	75	6.3
Two or more fingers, two phalanges	69	5.8
Right or major index finger, two phalanges	51	4.3
Right or major thumb, one phalange	45	3.7
One toe	31	2.6
Right or major hand or arm	21	1.7
Right or major index finger, 2 phalanges, & one or more fingers	22	1.8
One foot or leg	15	1.2
Left or minor hand or arm	14	1.2
Right or major thumb, 2 phalanges	9	0.7
Right or major thumb, 1 phalange and one or more fingers	6	0.5
Right or major thumb, 2 phalanges & one or more fingers	5	0.4
Two or more toes on one foot	5	0.4
Right or major thumb, and right or major index finger, 2 phalanges each	2	0.2
Both feet or legs	1	0.1
Both eyes	1	0.1
Both hands or arms	1	0.1
Right or major hand or arm and two or more fingers or thumb of left hand	1	0.1
Right or major hand or arm and one finger or thumb on left hand	1	0.1
Two or more fingers or thumb and fingers on both hands	1	0.1
Totals	1,198	100.0

The group "one or more fingers, one phalange" continues to be the largest numerically of all the groups classified in this table. Included in this classification are all finger injuries (except those occurring to the right or major thumb and to two or more phalanges of the right or major index finger) in which there is a loss either by amputation or the equivalent loss of use of less than two phalanges of one or more fingers.

TABLE XV, SPECIFIC INJURY CASES, BY CAUSES

Of the 1198 specific injury cases, 859, or 71.7 per cent, occurred on machinery. This is a decrease of 4.6 per cent as compared with the year 1946.

In the group "one or more fingers, one phalange", there were 822 cases. Of these, 621 were due to machinery accidents, 481, or 77.5 per cent, occurring at the point of operation.

Percentage Distribution of Specific Injury Cases, by Causes

<u>Cause of Injury</u>	<u>Number of Cases</u>	<u>Per Cent of Total</u>
Machinery	859	71.7
Handling of objects	136	11.3
Hand tools	69	5.8
Vehicles	44	3.7
Falling objects	23	1.9
Miscellaneous	23	1.9
Falls of persons	20	1.7
Fires, explosions, etc.	13	1.1
Stepping on or striking against objects	11	0.9
Totals	1,198	100.0

The following table shows the cause of injury in specific eye cases:

Cause of Injury in Specific Eye Cases

<u>Cause of Injury</u>	<u>Number of Cases</u>
Hand tools	32
Machinery	14
Handling of objects	8
Fires, explosions, etc.	7
Miscellaneous	5
Falls of persons	4
Stepping on or striking against objects	2
Vehicles	2
Falling objects	1
Total	75

MAXIMUM PAYMENT CASES

THE FOLLOWING TABLE SHOWS FOR THE PERIODS INDICATED THE NUMBER OF NON-FATAL CASES IN WHICH THE MAXIMUM AMOUNT OF COMPENSATION WAS PAID UNDER B. 34, THE YEAR IN WHICH THE ACCIDENT OCCURRED, AND THE TYPE OF DISABILITY INCURRED. SIMILAR DATA BY YEAR GROUPS FROM JUNE 30, 1934 TO JUNE 30, 1938 IS SHOWN IN THE TWENTY-SIXTH ANNUAL REPORT.

PERIOD IN WHICH COMPENSATION ENDED AND TYPE OF COMPENSATION PAID	PERIOD IN WHICH ACCIDENT OCCURRED											TOTAL CASES
	YEARS ENDING JUNE 30											
YEARS ENDING JUNE 30, 1934 TO JUNE 30, 1938	1918 TO 1934	1935	1936	1937	1938	1939	1940	1941	1942	1943	1944	
TOTAL ONLY	279	-	-	-	-	-	-	-	-	-	-	279
TOTAL AND PARTIAL	111	-	-	-	-	-	-	-	-	-	-	111
TOTAL AND SPECIFIC	102	-	-	-	-	-	-	-	-	-	-	102
TOTAL, PARTIAL AND SPECIFIC	73	-	-	-	-	-	-	-	-	-	-	73
PARTIAL ONLY	1	-	-	-	-	-	-	-	-	-	-	1
TOTALS	566	-	-	-	-	-	-	-	-	-	-	566
JULY 1, 1938 TO DECEMBER 31, 1945												
TOTAL ONLY	102*	42	30	30	19	14	6	3	-	-	-	246
TOTAL AND PARTIAL	55	6	6	7	6	2	1	-	-	-	-	83
TOTAL AND SPECIFIC	34*	16	9	10	6	5	5	-	-	-	-	85
TOTAL, PARTIAL AND SPECIFIC	37	-	1	-	1	-	-	-	-	-	-	39
PARTIAL ONLY	2	-	-	-	-	-	-	-	-	-	-	2
TOTALS	230	64	46	47	32	21	12	3	-	-	-	455
YEAR ENDING DECEMBER 31, 1946												
TOTAL ONLY	-	-	1	-	-	2	6	19	18	-	-	46
TOTAL AND PARTIAL	1	-	-	-	1	-	-	4	3	-	-	9
TOTAL AND SPECIFIC	-	-	-	-	-	3	1	6	3	-	-	13
TOTAL, PARTIAL AND SPECIFIC	-	-	-	-	-	-	-	-	-	-	-	-
PARTIAL ONLY	-	-	-	-	-	1	-	-	1	-	-	2
TOTALS	1	-	1	-	1	6	7	29	25	-	-	70
YEAR ENDING DECEMBER 31, 1947												
TOTAL ONLY	-	-	-	1	-	-	1	3	12	14	-	31
TOTAL AND PARTIAL	-	1	-	1	-	-	1	3	7	7	1	21
TOTAL AND SPECIFIC	1	-	-	1	-	-	-	1	6	9	-	18
TOTAL, PARTIAL AND SPECIFIC	-	-	-	-	-	-	-	2	1	-	-	3
PARTIAL ONLY	-	-	-	-	-	-	-	-	-	-	-	-
TOTALS	1	1	-	3	-	-	2	9	26	30	1	73
GRAND TOTALS	798	65	47	50	33	27	21	41	51	30	1	1,164

* EACH OF THESE FIGURES CONTAINS ONE CASE IN WHICH PARTIAL COMPENSATION WAS PAID FOR A SHORT PERIOD, BUT TOTAL DISABILITY COMPENSATION WAS BEING PAID AT THE END OF THE COMPENSATION PERIOD.

Maximum Payment Cases, by Type of Disability and Percentage Distribution
July 1, 1933 to December 31, 1947

<u>Type of Disability</u>	<u>Number of Cases</u>	<u>Per Cent</u>
Total only	602	51.7
Total and partial	224	19.3
Total and specific	218	18.7
Total, partial, and specific	115	9.9
Partial only	<u>5</u>	<u>0.4</u>
Totals	1,164	100.0

During the fourteen and one-half year period covered by the above table, there were 1,164 non-fatal cases in which the maximum compensation payable under s.34 and/or s.35 of the Workmen's Compensation Act was paid. In 936 of these cases, the employees were still receiving total disability compensation at the time payments ended.

Of the 1,164 maximum payment cases, 320 occurred after September 19, 1935, the date upon which section 34A became effective. Under this section, the employees in these cases would have rights to disability compensation for life if they prove that they are permanently disabled. The present status of these cases is as follows:

Status of Possible s.34A Cases

<u>Status of Cases</u>	<u>No. of Cases</u>
s.34A payments made	134
s.34A lump sum settlement made	37
s.34A claim dismissed	18
s.34A claim withdrawn	2
Employee died from causes not due to injury	10
Employee retired on pension	9
Employee returned to work	15
No further information available; no action taken by employee	<u>25</u>
Total	320

Of the 134 cases on which s.34A weekly payments were made, 1 employee has returned to work, 2 cases have been lump summed, 28 employees have died, in one case payments were discontinued by the order of the Board, and 102 are still receiving compensation.

The following table shows the type of injury in cases where payments under s.34A were made. Injuries which resulted in the amputation or loss of use of member of the body are classified according to the dismemberment.

Maximum Payment Cases in Which s.34A Weekly Payments Were Made

<u>Type of Injury</u>	<u>Number of Cases</u>
Head, fractures	3
Head, all other	13
One eye, amputation or loss of use	10*
Both eyes, " " " " "	2
Trunk, fractures or dislocations	19
Trunk, all other	19
One hand or arm, amputation or loss of use	2
One hand or arm, all other	3
Both hands or arms, all other	1
One foot or leg, amputation or loss of use	8**
Both feet or legs, " " " " "	10***
One foot or leg, all other	6
Both feet or legs, " "	2
Both arms and legs, amputation or loss of use	2
Arm and leg, amputation or loss of use	3
Arm and leg, all other	2
Mercury poisoning	2
Pulmonary tuberculosis	12
Multiple fractures	4
All other	<u>11</u>
Total	134

* Includes 7 cases of previous loss of sight in other eye.

** Includes 1 case of previous loss of sight in one eye and serious back injuries.

*** Includes 1 case of previous loss of left hand.

Maximum Compensation Cases in Which the Last Payment was Made During the
Year January 1, 1947 to December 31, 1947, by Location
and Nature of Injury and by Type of Disability

<u>Location and Nature of Injury</u>	<u>Type of Disability</u>				<u>Total Cases</u>
	<u>Total Only</u>	<u>Total and Partial</u>	<u>Total and Specific</u>	<u>Total Partial & Specific</u>	
<u>Concussions</u>	2	-	-	-	2
Head	2	-	-	-	2
<u>Dislocations</u>	1	-	-	-	1
Trunk	1	-	-	-	1
<u>Fractures</u>	14	7	-	-	21
Trunk	3	2	-	-	5
Upper extremities	1	4	-	-	5
Lower extremities	10	1	-	-	11
<u>Sprains and strains</u>	3	6	-	-	9
Trunk	3	6	-	-	9
<u>All other</u>	8	7	-	-	15
Head	3	1	-	-	4
Trunk	1	3	-	-	4
Upper extremities	-	1	-	-	1
Lower extremities	-	1	-	-	1
Body	4	1	-	-	5
<u>Amputations or loss of use</u>	-	-	18	3	21
Head	-	-	5	-	5
Upper extremities	-	-	9	2	11
Lower extremities	-	-	4	1	5
<u>Occupational</u>	3	1	-	-	4
Body	3	1	-	-	4
Totals	31	21	18	3	73

Maximum Payment Cases, by Age at End of Compensation Period

January 1, 1947 to December 31, 1947

<u>Age Periods</u>	<u>Number of Cases</u>	<u>Per Cent</u>
25 to 29, inclusive	2	2.7
30 to 34, "	1	1.4
35 to 39, "	3	4.1
40 to 44, "	5	6.9
45 to 49, "	7	9.6
50 to 54, "	5	6.9
55 to 59, "	8	10.9
60 to 64, "	12	16.4
65 to 69, "	14	19.2
70 to 74, "	8	10.9
75 to 79, "	5	6.9
80 to 84, "	<u>2</u>	<u>2.7</u>
Totals	73	100.0

DEPENDENCY IN FATAL INJURIES WHERE EMPLOYER WAS NOT
INSURED UNDER THE WORKMEN'S COMPENSATION ACT

From January 1, 1947 to December 31, 1947, reports of fatal injury to five employees of non-insured employers were filed with the Department.

On each injury the following information is recorded as of March 1, 1950:

1. The employee was engaged in agriculture as a farm hand at a wage of \$7.00 a week. His employer had no other employees at the time of the injury, and since he had less than four employees, was not compelled to be insured. The employee was 75 years old and had no dependents. No settlement with the employer was made. If the employer had been insured, \$250 would have been paid for burial, \$500 would have been paid into the state fund for "second injury" amputation cases, and \$250 would have been paid under section 65N of the Workmen's Compensation Act into the fund for injuries involving certain war veterans. A total of \$1,000 would have been paid in this not insured fatal case.
2. This employee was engaged in agriculture as a helper at \$72.00 a week. His employer had no other employees at the time of the accident, and since he had less than four employees, was not compelled to be insured. The employee was 28 years of age and had a wife and one child dependent upon his earnings for support. Had the employer been insured, \$20.00 a week would have been paid to the widow for herself and the child, plus \$250 for burial expenses. Two hundred and fifty dollars would have been paid into the state fund under section 65N of the Act. A possible maximum of \$11,180 would have been paid in this case. No settlement was made with the employer.
3. The employee in this case was a laborer for a bedding manufacturer at \$30.00 a week. He was 69 years old and left a dependent widow. Although the employer had more than three employees in his service, he had not secured insurance. Had the employer been insured in this case a possible maximum of \$6,500 would have been paid: \$15.00 weekly to the widow plus \$250 for burial and \$250 into the state fund under section 65N. No settlement was made with the employer.

4. This employee, an arc welder in an iron and metal works at \$54.00 a week, left a widow and two children dependent. He was 31 years old. His employer did not have full time employees, had less than four employees, so was not compelled to be insured. A settlement of \$200 was made with the employer. If the employer had been insured at the time of the accident, the widow would have been entitled to \$25.00 weekly plus \$250 for burial expenses, and \$250 would have been paid into the section 65N fund. A total of \$10,265 would have been paid in this not insured case.

5. This employee was employed by an express company as a chauffeur at \$54.00 a week. He was 34 years old and left a dependent widow. No settlement was made with the employer. The employer's insurance had been cancelled about one month before the accident and no application for insurance as an assigned risk had been filed at the time of the accident. A total of \$6,500 would have been paid in this case: \$15.00 weekly to the widow plus \$250 burial expenses, and \$250 into the section 65N fund.

In only one case out of the above five was a payment of \$200 reported as having been made to the dependents of the deceased employee, but had the cases come within the provisions of the Workmen's Compensation Act the possible maximum payment would have been \$35,445.

THE MEDICAL SECTION

Insurers, self-insurers, and the various governmental units reported payments for medical and hospital services on injuries occurring during the period January 1, 1947 to December 31, 1947 in the sum of \$6,200,555.54. This represents 32.0 per cent of the total benefits for the year. During this period, 230,366 employees were furnished either medical or hospital treatment or both.

Impartial physicians are appointed by the Board. During the year covered by this report \$43,131.20 was spent for approximately 1,993 impartial examinations and for 164 hospital records which the Board obtained.

The medical work of the Board has been administered from the viewpoint that employees are entitled to adequate medical and hospital treatment, but that the cost of such treatment should be reasonable.

DEPARTMENT RECOMMENDATION FOR LEGISLATION

1. Increasing the minimum deposit of securities and the penal sum of bonds furnished by self-insurers under the Workmen's Compensation Law.

Section 25A of chapter 152 inserted by chapter 529 of the Acts of 1943 established the minimum deposit of securities or the minimum sum of a surety bond to be furnished at \$10,000. Since 1943 the benefits under the Act have been substantially increased by legislative action so that the department now believes the minimum deposit of securities or the minimum penal sum of bonds should be increased to \$15,000.

2. Giving the Department authority over any money due a self-insurer from his reinsurance for the benefit of injured employees.

Sub-paragraph C of section 25A of Chapter 152 provides that the department may require a self-insurer to reinsure his risk against catastrophe. At the present time many self-insurers carry excess loss reinsurance. The Attorney General in an opinion dated December 13, 1944 advised the Department that this type of policy came within sub-paragraph C following a decision of the Supreme Court of this Commonwealth. (see Friend Brothers vs Seaboard Surety Company, 316 Mass. 639) The Department however, has no authority to prescribe and determine the limits of coverage in any required reinsurance. Neither can the Department act to safeguard the interests of any injured employee when liability exists against the reinsurer. The proposed legislation will allow the Department to determine the coverage under any such required policies and in the event of revocation or refusal to renew any self-insurer's license if any liability exists against any reinsurer it will become fixed and absolute and allow the Department to control any reinsurance money for the benefit of any injured employee.

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